

September 2004



Socio-economic Series 04-036

 CA1
 MH3
 - 2004
 R036

2001 CENSUS HOUSING SERIES ISSUE 6: ABORIGINAL HOUSEHOLDS

INTRODUCTION

This sixth Highlight of CMHC's 2001 Census Housing Series examines the housing conditions of Aboriginal households in Canada. In 2001, 976,000 people identified as North American Indian, Métis, or Inuit, accounting for 3.3% of the population¹ and 3.4% of all households. This Highlight explores changes in household and housing conditions between the 1996 and 2001 Censuses.

An Aboriginal household is defined by CMHC as one of the following:

- a non-family household in which at least 50% of household members self-identified as Aboriginal; or
- a family household that meets at least one of two criteria:
 - at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal; or
 - at least 50% of household members self-identified as Aboriginal.

Aboriginal households are predominantly urban, although less urban than non-Aboriginal households

Of the 396,100 Aboriginal households in Canada in 2001, 73,300 (18.5%) were located on reserves² (see Table 1). The majority (61.3%) of Aboriginal households lived in urban areas of more than 2,500 people³, although this is significantly lower than the share of urban Non-Aboriginal households (84.4%).

² "On-reserve" is used to describe households in Census Subdivisions (CSDs) identified as Indian Reserves, Indian Settlements, Indian Government Districts, Terres réservées, Nisga'a Village, Nisga'a Land, and Teslin Land, as well as specific northern communities selected by Indian and Northern Affairs Canada (INAC) because they are affiliated with First Nations or Indian Bands (for a list of the specific communities and further definitions, see Statistics Canada 2001 Census Dictionary- Geographic Unit: Census Subdivision). Census enumeration is incomplete on several reserves (see footnote 13 for additional details), and the 396,200 Aboriginal households in 2001 does not include the estimated count from these missed reserves.

³ The distinction between urban and rural is a custom definition developed by CMHC for the express purpose of measuring housing need. All census subdivisions with populations of 2,500 and under are considered rural, while the rest are considered urban. Using the Statistics Canada definition of urban (an area with a population of at least 1,000 and no fewer than 400 persons per square kilometre) and adjusting for the incompletely enumerated reserves, Statistics Canada estimates that 49% of the Aboriginal population is urban (see Statistics Canada, 2001 Census Analysis Series: Aboriginal peoples of Canada: A demographic profile Statistics Canada Catalogue no. 96F0030XIE2001007 (Ottawa: Statistics Canada, 2003), p. 10).

Table 1: Location of Households in Canada by Aboriginal Status, 2001

	Total		Non-reserve						On-reserve	
	#	Share of Total	Urban #	Share of Total	Rural #	Share of Total	Farm #	Share of Total	#	Share of Total
Aboriginal	396,100	100.0%	242,900	61.3%	76,400	19.3%	3,500	0.9%	73,300	18.5%
Non-Aboriginal	11,137,800	100.0%	9,401,700	84.4%	1,558,400	14.0%	166,200	1.5%	11,600	0.1%
Total	11,533,900	100.0%	9,644,500	83.6%	1,634,800	14.2%	169,700	1.5%	84,800	0.7%

Household counts have been rounded to the nearest hundred. Figures may not add due to rounding. Data excludes households with an income of zero or less. Source: CMHC (census-based housing indicators and data)

¹ Statistics Canada: *Highlight Tables, 2001 Census- Aboriginal Identity Population*, Cat. no. 97F0024XIE2001007. The Aboriginal identity population comprises those persons who reported identifying with at least one Aboriginal group; that is, North American Indian, Métis or Inuit, and/or who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act of Canada*, and/or who reported being a member of an Indian Band or First Nation.

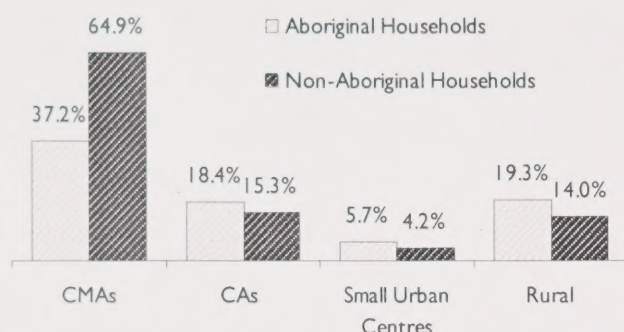


HOME TO CANADIANS
Canada

Not only are Aboriginal households less likely than non-Aboriginal households to reside in urban areas, those that do are less likely to live in Canada's largest cities—Census Metropolitan Areas (CMAs)⁴—relative to non-Aboriginal households (see Figure 1).

Almost one in five (19.3%) of Aboriginal households lived in rural areas, compared to 14.0% of non-Aboriginal households. Only a marginal share of Aboriginal and non-Aboriginal households live on farms.

Figure 1: Location of Non-Reserve Aboriginal and Non-Aboriginal Households - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Assessing housing conditions of non-reserve households

In this Highlight, the term “acceptable housing” refers to housing that is in adequate physical condition, of suitable size and is affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.⁵
- **Affordable** dwellings cost less than 30% of before-tax household income.⁶

⁴ Census Metropolitan Areas consist of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. Census Agglomerations consist of one or more adjacent municipalities situated around a major urban core with a population of at least 10,000. Small urban areas consist of one or more adjacent municipalities situated around a major urban core with a population ranging from 2,500 to 9,999.

⁵ According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

⁶ Shelter costs include the following:

- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Housing conditions cannot be assessed for some households. Shelter costs are not collected by the census for reserve households, whose housing costs are paid through band housing arrangements, or for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures. Since housing affordability cannot be assessed for these households, they were excluded from the evaluation of core housing need (see Table 2).⁷

Following a more comprehensive examination of core housing need among these 297,300 non-reserve, non-farm Aboriginal households, a limited analysis of the housing conditions of on-reserve households is presented.

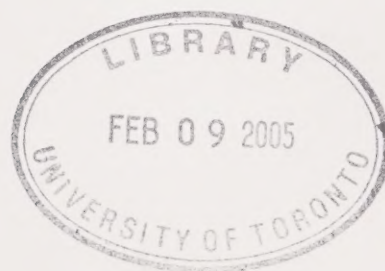
Table 2: Determining Which Aboriginal Households Can Be Assessed for Core Housing Need, 2001

Total Aboriginal households	396,500
On-reserve	73,300
Farm	3,600
Total non-farm, non-reserve	319,700
with income greater than 0	319,300
with income greater than 0 and income greater than shelter costs * (assessed for core housing need)	297,300

* Households with a shelter cost-to-income ratio (STIR) > 100 cannot be assessed for core housing need.

Household counts have been rounded to the nearest hundred.

Source: CMHC (census-based housing indicators and data)



⁷ Households are also excluded from the assessment of housing affordability and core housing need if they report shelter costs that exceed their income, or incomes of zero or less.

NON-RESERVE HOUSEHOLDS

Disproportionate shares of Aboriginal households are in core housing need

Housing conditions largely reflect a household's income and their capacity to afford acceptable housing. Aboriginal households, on average, significantly lag non-Aboriginal households in total household income. According to the 2001 Census⁸, non-reserve Aboriginal households reported \$49,123 in before-tax income, 19.9% less than non-Aboriginal households (see Table 3). Yet Aboriginal household shelter costs were only 8.0% lower than the shelter costs of non-Aboriginal households. As a result, Aboriginal households spent more of their income on shelter relative to non-Aboriginal households, and a greater percentage fell into core housing need.

Table 3: Comparing Income, Shelter Costs, and the Shelter Cost-to-Income Ratio (STIR) for Non-Reserve Aboriginal and Non-Aboriginal Households, 2001

		All Households		
		Average Household Income	Average Shelter Cost	Average STIR (%)
All Aboriginal households	Total	\$49,123	\$705	24.3
	Owner	\$63,668	\$810	19.1
	Renter	\$34,670	\$598	29.5
Non-Aboriginal households	Total	\$61,311	\$766	21.2
	Owner	\$72,119	\$821	17.9
	Renter	\$38,977	\$651	28.2

Source: CMHC (census-based housing indicators and data)

In 2001, Aboriginal households accounted for 2.8% of all Canadian non-reserve households, but 4.3% of all households in core housing need (see Table 4).

Almost one in four (24.8%) Aboriginal households were in core housing need, compared to 15.6% of non-Aboriginal households. Though the incidence of need among Aboriginal households was significantly above the national average in British Columbia and Saskatchewan, it was by far the highest in Nunavut, where 44.4% of Aboriginal households were in core housing need. In contrast, only 18.0% of Aboriginal households were in core housing need in Quebec (see Appendix Table 1).

⁸ Income from the 2001 Census reflects household income the previous tax year (2000). In contrast, shelter costs are from 2001.

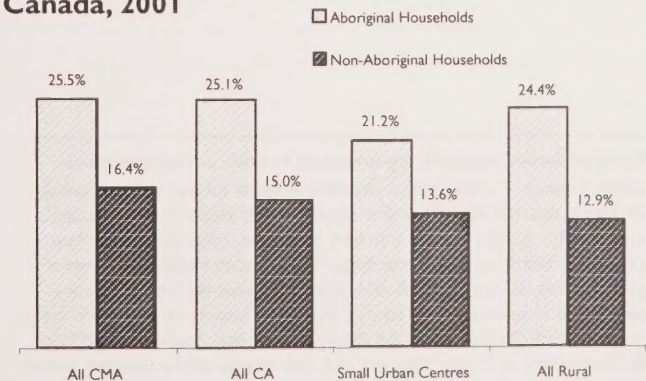
Table 4: Non-Reserve Aboriginal Households as a Share of all Households and all Households in Core Housing Need, 2001

	Share of all HH that are Aboriginal	Share of all HH in Core Housing Need that are Aboriginal
Canada	2.8%	4.3%
Newfoundland and Labrador	3.7%	5.2%
Prince Edward Island	0.8%	1.4%
Nova Scotia	1.4%	1.8%
New Brunswick	1.8%	3.0%
Quebec	0.8%	1.1%
Ontario	1.8%	2.3%
Manitoba	10.0%	17.7%
Saskatchewan	9.2%	19.2%
Alberta	4.7%	7.7%
British Columbia	3.9%	6.5%
Yukon	20.5%	28.1%
Northwest Territories	48.1%	66.4%
Nunavut	78.9%	90.7%

Source: CMHC (census-based housing indicators and data)

More than a quarter of Aboriginal households in CMAs and CAs were in core housing need in 2001, compared to 21.2% of Aboriginal households in small urban centres (see Figure 2). Non-Aboriginal households experienced much lower levels of need across all geographies, although the incidence of core housing need was greatest among those in CMAs. The higher shelter costs in Canada's CMAs compared to smaller cities and rural areas may partially explain the higher incidence of need in CMAs (see CMHC's *2001 Census Housing Series: Issue 4 - Canada's Metropolitan Areas* for a more detailed analysis).

Figure 2: Incidence of Core Housing Need for Aboriginal and Non-Aboriginal Households - Canada, 2001



Source: CMHC (census-based housing indicators and data)

Lower ownership rate among Aboriginal households

Just under half (49.8%) of non-reserve Aboriginal households owned their home in 2001, well below the 67.4% of non-Aboriginal households that are owners. Ownership rates are an important factor when examining core housing need, as owner households tend to have higher incomes and experience much lower levels of core housing need than renter households. This holds particularly true for Aboriginal households, with 11.8% of owners in core housing need, compared to 37.8% of renters in core housing need. In contrast, among non-Aboriginal households, 8.5% of owners were in core housing need, versus 30.1% of renters.

Housing conditions differ for Indians, Métis and Inuit

Differences in housing conditions emerge when Aboriginal households are examined based on Aboriginal identity⁹. Inuit households, accounting for 4.4% of all Aboriginal households in 2001, had the lowest ownership rate and the highest overall incidence of core housing need (see Table 5). In contrast, Métis households, comprising 43.2% of all Aboriginal households, had the highest ownership rates and the lowest incidence of core housing need.

There is considerable variation in the degree to which the housing of North American Indian, Métis and Inuit households meets each of the standards defining acceptable housing. Regardless of the housing standard, however, Aboriginal households are consistently more likely than non-Aboriginal households to live in housing that falls below standards. Aboriginal households are therefore more likely to fall into core housing need. Examining their housing conditions standard-by-standard helps to reveal the reasons why Aboriginal households fall into core housing need more often.

Adequacy, suitability and affordability of Aboriginal housing

Dwellings can fall below one, two, or all three of the criteria for acceptable housing. For both Aboriginal and Non-Aboriginal households, housing that is not affordable is far more common than housing that is crowded or in need of major repair. However, while only a marginal percentage of non-Aboriginal households lived in housing that failed to meet the suitability or adequacy standards in 2001, a significantly higher percentage of Aboriginal households occupied housing that was crowded or in need of major repair.

Table 5: Summary of Non-Reserve Housing Conditions by Aboriginal Identity - Canada, 2001

	Number of Households	Share of Aboriginal Households	Ownership Rate	Percentage in Core Housing Need		
				Total	Owners	Renters
All Aboriginal households	297,300	100.0%	49.8%	24.8%	11.8%	37.8%
Status Indian households	127,500	42.9%	43.1%	28.4%	12.4%	40.5%
Non-status Indian households	57,300	19.3%	50.0%	24.9%	12.3%	37.4%
Métis households	128,400	43.2%	57.7%	20.6%	10.7%	34.2%
Inuit households	13,100	4.4%	32.8%	31.9%	20.7%	37.3%
Non-Aboriginal households	10,508,300	n/a	67.4%	15.6%	8.5%	30.1%

Household counts have been rounded to the nearest hundred
Source: CMHC (census-based housing indicators and data)

⁹ For Aboriginal family households, any household in which at least one spouse, common-law partner or a lone parent identifies as Indian (Status or Non-Status), Métis, or Inuit is counted accordingly. For Aboriginal non-family households, any household in which at least half the members identify as Indian (Status or Non-Status), Métis, or Inuit is counted accordingly. This approach enables the range of Aboriginal identities to be examined, but it also means that the sum of identity subtotals will add to more than the total of Aboriginal households. There are cases where two or more identity groups are represented in the same household. For example, a household with one Métis and one Inuit spouse will be counted as both a Métis and as an Inuit household.

Affordability is the dominant reason for falling into core housing need. In 2001, 20.5% of all Aboriginal households were experiencing affordability problems and in core housing need, compared to 14.2% of non-Aboriginal households (see Table 6 and Appendix Table 2).

On average, non-reserve Status Indians had the greatest challenge finding and paying for affordable housing, with 24.1% of Status Indian households paying 30% or more of their income on shelter and in core housing need. In contrast, only 11.1% of Inuit households experienced affordability problems and were in core housing need, less than the share of all non-Aboriginal households. Yet Inuit households still experienced the highest overall incidence of core housing need, as they were far more likely to be living in housing that was crowded or in need of major repair.

Table 6: Non-Reserve Households in Core Housing Need by Standards, 2001

		Proportion of Households In Core Housing Need Living Below Specific Standards (alone or in combination with other standards)		
		Affordability Standard	Adequacy Standard	Suitability Standard
All Aboriginal households	Total	20.5%	6.8%	4.9%
	Owner	8.4%	4.7%	1.5%
	Renter	32.5%	8.9%	8.2%
Status Indian households	Total	24.1%	7.2%	6.5%
	Owner	8.9%	4.8%	1.9%
	Renter	35.6%	9.0%	10.0%
Non-status Indian households	Total	21.5%	7.1%	4.2%
	Owner	9.2%	4.7%	1.4%
	Renter	33.8%	9.4%	6.9%
Métis households	Total	17.2%	6.0%	3.0%
	Owner	7.7%	4.4%	1.0%
	Renter	30.3%	8.1%	5.7%
Inuit households	Total	11.1%	12.2%	16.1%
	Owner	8.9%	8.5%	7.9%
	Renter	12.1%	14.0%	20.0%
Non-Aboriginal households	Total	14.2%	2.5%	1.4%
	Owner	7.3%	1.9%	0.4%
	Renter	28.3%	3.6%	3.6%

Source: CMHC (census-based housing indicators and data)

Finding affordable housing is the dominant challenge for non-Inuit Aboriginal households. Housing adequacy is second on the list and suitability¹⁰ third. For Inuit households, however, crowding is the most prevalent housing problem, with 16.1% living in crowded conditions and in core housing need. The proportion of crowded households rises to 20.0% for Inuit renter households in core housing need.

Affordability is actually the least common reason for falling into core housing need among Inuit households, slightly behind the need for repair. However, the relatively low proportion of Inuit households spending 30% or more of their income on shelter reflects the fact that over half of the housing stock in Nunavut (home to 42.3% of all Inuit households) is public housing¹¹, because small and remote northern communities face unique challenges in supporting affordable private markets.

In addition, the higher cost of living in the north also translates into higher incomes than found elsewhere in the country. Affordability is therefore less of an issue among Inuit households, given the large public housing stock and relatively high incomes.

However, Inuit households account for only a small proportion of the total Aboriginal households in Canada. For the majority of Aboriginal households, affordability is the primary housing problem. As long as their incomes lag those of non-Aboriginal households, Aboriginal households will continue to be more susceptible to core housing need.

Gap in household income for households in core housing need

Aboriginal households in core housing need reported \$17,712 in before-tax income, 4.3% below the average for non-Aboriginal households (see Table 7). Status Indian households reported the lowest incomes, receiving 9.9% less than non-Aboriginal households. Inuit households in core housing need are the one exception, with an average annual income of \$29,530, 59.6% above the non-Aboriginal average.

However, national averages can mask significant differences between provinces and territories. This is the case for the Inuit, where higher incomes in Nunavut substantially boosted the national average (see Appendix Table 3). The average income for non-Aboriginal households in core housing need was also much higher in Nunavut than in other provinces or territories. Despite these higher incomes in Nunavut, the income gap between Aboriginal and non-Aboriginal households persisted. The average income of Inuit households in core housing need was 16.1% lower than the non-Aboriginal average.

¹⁰ Statistics Canada's Aboriginal Peoples Survey uses a different definition of what constitutes a crowded household (more than one person per room). For more details, see Statistics Canada's *Canadian Social Trends*, "Well being of the non-reserve Aboriginal Population", Vivian O'Donnell and Heather Tait, Cat no 11-008, pp. 19-23.

¹¹ Of the 7,200 units in Nunavut (2001 Census), the Nunavut Housing Corporation (NHC) has 3,854 public housing units (May 2003 figure). For more information, please see: http://www.cmhc-schl.gc.ca/en/bureho/reho/yogureho/fash/fash_007.cfm

Table 7: Non-Reserve Household Income, Shelter Cost, and Shelter Cost-to-Income Ratio (STIR), by Tenure and Aboriginal Identity—Canada, 2001

		All Households			Households in Core Housing Need		
		Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
All Aboriginal households	Total	\$49,123	\$705	24.3	\$17,712	\$588	45.5
	Owner	\$63,668	\$810	19.1	\$21,518	\$675	41.6
	Renter	\$34,670	\$598	29.5	\$16,530	\$561	46.7
Status Indian households	Total	\$45,615	\$688	26.0	\$16,666	\$579	47.0
	Owner	\$62,530	\$809	19.5	\$20,561	\$654	42.1
	Renter	\$32,811	\$596	31.0	\$15,762	\$562	48.2
Non-status Indian households	Total	\$50,338	\$760	25.1	\$17,975	\$642	46.9
	Owner	\$64,324	\$858	20.0	\$21,637	\$718	42.4
	Renter	\$36,380	\$660	30.4	\$16,778	\$617	48.4
Métis households	Total	\$52,427	\$722	22.9	\$17,552	\$602	45.6
	Owner	\$64,418	\$801	18.6	\$20,813	\$666	41.6
	Renter	\$36,061	\$613	28.8	\$16,160	\$574	47.3
Inuit households	Total	\$50,470	\$549	16.3	\$29,530	\$461	24.1
	Owner	\$69,735	\$825	17.6	\$36,960	\$747	29.1
	Renter	\$41,070	\$409	15.7	\$27,516	\$382	22.7
Non-Aboriginal households	Total	\$61,311	\$766	21.2	\$18,501	\$681	47.2
	Owner	\$72,119	\$821	17.9	\$21,533	\$792	46.0
	Renter	\$38,977	\$651	28.2	\$16,721	\$616	47.9

Source: CMHC (census-based housing indicators and data)

Housing conditions improve with income growth

From 1996 to 2001, the average income for Aboriginal households increased faster than their average shelter costs and faster than the average income for non-Aboriginal households. As a result, the average shelter cost-to-income ratio (STIR) for Aboriginal households declined, affordability improved, and the proportion of households in core housing need also declined, helping to reduce the housing gap between Aboriginal and non-Aboriginal households (see Table 8 and Appendix Table 4). Conditions improved the most for renter households.

On average, Métis households experienced the greatest improvement in income between 1996 and 2001, although their shelter costs also increased considerably. Indian (Status and Non-status) households saw the greatest rise in incomes relative to shelter costs, and the greatest decline in STIRs. Among Inuit households, STIRs increased as shelter costs rose faster than incomes. Overall, the incidence of core housing need among Aboriginal households declined substantially as their economic conditions improved.

Changes reflect improving conditions and expanded coverage of Aboriginal population

While these improvements are good news, caution should be exercised in analyzing trends for Aboriginal households. Over time, patterns in Aboriginal self-identification for the Census have changed, and in recent years, a growing number of people who had not previously identified with an Aboriginal group are now doing so. Changes in Aboriginal participation in the census over time also result in comparability issues.

From 1996 to 2001, the number of non-reserve Aboriginal households increased by 36.2%, more than five times the rate of growth for non-Aboriginal households. Demographic factors are thought to have accounted for just under half the overall Aboriginal population growth, while non-demographic factors, such as changing in reporting whether one self-identifies as an Aboriginal person from one census to the next, as well as changes in net

undercoverage in the census over time, contribute to over half of the growth in the Aboriginal population.¹²

The need for careful interpretation becomes particularly evident when examining Aboriginal household growth by Aboriginal identity and province. For example, while the number of Métis households in Canada increased by 56.9% between 1996 and 2001, three provinces reported Métis household growth rates exceeding 100% (see Appendix Table 4). It is difficult to determine the exact degree to which changes in income, housing conditions, and core housing need reflect actual improvements for Aboriginal households, or the possibly better socio-economic conditions among households that have newly identified as Aboriginal, in general, or as Métis, in particular, in the 2001 Census.

¹² Statistics Canada, 2001 *Census Analysis Series: Aboriginal peoples of Canada: A demographic profile* Statistics Canada Catalogue no. 96F0030XIE2001007 (Ottawa: Statistics Canada, 2003), p. 6.

Table 8: Percentage Change in Non-Reserve Average Household Income, Shelter Cost, and Shelter Cost-to-Income Ratio (STIR), and Share of Households in Core Housing Need - Canada, 1996-2001

		All Households			Households in Core Housing Need			Share of Households in Core Housing Need (percentage point change)
		Average Household Income	Average Shelter Cost	Average STIR (percentage point change)	Average Household Income	Average Shelter Cost	Average STIR (percentage point change)	
All Aboriginal Households	Total	23.1%	15.4%	-1.7	12.0%	11.4%	0.5	-6.8
	Owner	17.1%	14.2%	0.1	12.4%	18.6%	2.6	-2.4
	Renter	19.5%	11.6%	-1.5	10.0%	8.3%	-0.3	-6.9
Indian (Status + Non-Status) Households	Total	20.6%	12.8%	-2.3	8.7%	8.5%	0.0	-6.8
	Owner	15.1%	12.4%	-0.3	7.6%	12.8%	1.2	-2.2
	Renter	19.1%	10.1%	-2.2	7.7%	7.0%	0.3	-7.7
Métis Households	Total	25.9%	18.9%	-1.1	14.0%	16.4%	0.6	-6.6
	Owner	19.3%	18.1%	-0.4	13.3%	27.8%	4.6	-2.8
	Renter	22.5%	14.6%	-1.2	12.0%	11.2%	0.3	-6.5
Inuit Households	Total	18.6%	25.9%	1.3	26.7%	38.9%	3.1	-0.8
	Owner	16.2%	25.4%	1.6	43.9%	38.3%	-0.9	3.0
	Renter	14.0%	16.9%	1.7	20.1%	29.5%	2.7	-1.0
Non-Aboriginal Households	Total	19.7%	11.0%	-0.8	14.0%	12.2%	-0.8	-2.0
	Owner	18.8%	11.1%	-0.1	13.5%	13.8%	0.0	-0.1
	Renter	16.9%	9.2%	-1.8	12.0%	9.0%	-1.1	-4.3

Source: CMHC (census-based housing indicators and data)

ON-RESERVE HOUSEHOLDS

Growth in the number of Aboriginal households on reserves

The number of on-reserve Aboriginal households increased by 24.1% from 1996 to 2001, well below the rate of growth for non-reserve Aboriginal households (36.2%), but over three times the rate for non-Aboriginal, non-reserve households (7.1%) (see Table 9 for on-reserve households and Appendix Table 4 for non-reserve households). While British Columbia is home to the greatest number of on-reserve households, Ontario experienced the fastest growth rate, and in 2001 surpassed Manitoba as the province with the second largest number of on-reserve households¹³.

Housing costs for most on-reserve households are paid through band housing arrangements, so shelter costs are not collected by the census. Affordability, and by extension, core housing need, cannot be determined. However, the adequacy and suitability of housing on reserve can be examined, and using household incomes, the percentage of households living in housing below standards and unable to afford acceptable housing can also be derived¹⁴. This is similar to the concept of core housing need, with the notable absence of the affordability standard.

In 2001, 27.7% of on-reserve Aboriginal households lived in housing that failed to meet the adequacy or the suitability standard (alone or in combination), and could not afford acceptable housing (see Table 10 and Appendix Table 5 for provincial and territorial figures). Among Aboriginal households in band housing (accounting for 58.8% of Aboriginal reserve households), almost a third lived in dwellings that failed one or more standards while the household lacked sufficient income to afford acceptable housing.

¹³ Just as increased identification as "Aboriginal" contributed to the increase in the number of non-reserve Aboriginal households, non-demographic factors also affected the growth rate of reserve households from 1996 to 2001. A more complete enumeration of reserves in 2001 is partially responsible for the increase in the number of reserve households. The number of incompletely enumerated reserves or Indian settlements fell from 77 (with an estimated population of 77,000) in 1996 to 30 (with an estimated population of 31,000) in 2001.

¹⁴ A non-reserve household is considered able to afford acceptable housing if their before-tax income exceeds the income required to rent suitable local housing while spending no more than 30% of income on shelter costs. For non-reserve households (both Aboriginal and non-Aboriginal) in rural or remote areas lacking rental markets, the income required to access affordable housing reflects the costs associated with building and maintaining a newly constructed unit. The process is similar for households on reserve, where typically there are no rental markets.

Table 9: Number of On-reserve Aboriginal Households and Average Income, 1996-2001

	Number of Households			Average Income		
	1996	2001	Chg 1996-2001	1996	2001	Chg 1996-2001
Canada	58,800	73,000	24.1%	\$28,840	\$32,400	12.3%
Newfoundland and Labrador	200	300	31.6%	\$49,151	\$46,905	-4.6%
Prince Edward Island	**	100	93.3%	**	\$32,299	17.2%
Nova Scotia	2,000	2,200	14.0%	\$23,717	\$25,609	8.0%
New Brunswick	1,800	2,200	23.4%	\$23,382	\$24,301	3.9%
Quebec	6,400	8,500	32.1%	\$37,657	\$43,770	16.2%
Ontario	9,000	12,700	40.0%	\$30,311	\$33,859	11.7%
Manitoba	11,100	12,600	13.2%	\$26,135	\$29,872	14.3%
Saskatchewan	8,700	10,100	16.5%	\$24,240	\$27,137	12.0%
Alberta	6,700	9,200	36.6%	\$27,294	\$30,480	11.7%
British Columbia	12,600	15,000	18.3%	\$30,918	\$33,486	8.3%
Yukon Territory	100	200	10.7%	\$27,396	\$30,954	13.0%
Northwest Territories	**	**	**	\$31,619	\$41,487	31.2%
Nunavut	n/a	n/a	n/a	n/a	n/a	n/a

Household counts have been rounded to the nearest hundred. There are no reserves or Indian settlements in Nunavut.

** Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Source: CMHC (census-based housing indicators and data)

Table 10: Aboriginal On-reserve Households by Tenure and Housing Standards—Canada, 2001

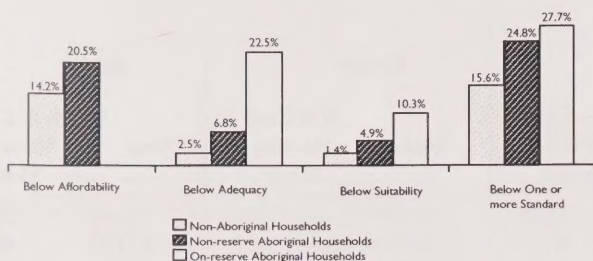
	Total On-reserve Households	On-reserve Households in Housing Below Standards and Unable to Afford Acceptable Housing			
		% Below Adequacy or Suitability Standards (alone or in combination)	% Below Adequacy Standard Only	% Below Suitability Standard Only	% Below Adequacy and Suitability Combined
All Households	73,300	27.7%	17.4%	5.3%	5.0%
Owner	20,800	22.4%	16.4%	2.9%	3.1%
Renter	9,300	20.4%	11.7%	5.7%	3.1%
Band Housing	43,100	31.9%	19.2%	6.4%	6.3%

Compared to non-reserve Aboriginal households, on-reserve Aboriginal households were more than twice as likely to live in crowded conditions, and 3.3 times as likely to live in housing in need of major repair, with the household unable to afford acceptable housing (see Figure 3). The difference in housing conditions is even more pronounced between Aboriginal on-reserve households and non-Aboriginal non-reserve households.

Household counts have been rounded to the nearest hundred.

Source: CMHC (census-based housing indicators and data)

Figure 3: Percentage of Aboriginal and Non-Aboriginal Households Below Standards and Unable to Afford Acceptable Housing, 2001



Source: CMHC (census-based housing indicators and data)

SUMMARY

In 2001, while the majority of Aboriginal households lived in urban areas, 18.5% resided on reserves. These on-reserve Aboriginal households experienced the greatest housing need, with 27.7% living in housing that failed to meet the adequacy or suitability standard, while the household lacked sufficient income to afford acceptable housing. Among non-reserve households, 24.8% of Aboriginal households were in core housing need, compared to 15.6% of non-Aboriginal households. The level of core housing need was highest among Inuit and Status Indian households. More than a quarter of Aboriginal households in CMAs and CAs were in core housing need in 2001, compared to 21.2% of Aboriginal households in small urban centres

Aboriginal households have lower average incomes and ownership rates relative to non-Aboriginal households, although this gap narrowed somewhat between 1996 and 2001. With income as a primary determinant of core housing need, this improvement in economic conditions led to a corresponding improvement in household housing conditions. However, problems with affordability, crowding, and the need for repair remain far more prevalent among Aboriginal households than non-Aboriginal households.

DEFINITIONS

Households refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 Census Dictionary, Cat. no. 92-378-XIE, pages 190-193).

An Aboriginal household is defined as one of the following: a non-family household in which at least 50 per cent of household members self-identified as Aboriginal; or a family household that meets at least one of two criteria: at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal; or at least 50% of household members self-identified as Aboriginal.

When discussing core housing need, household data exclude farm, band, and reserve households (for which shelter costs are not collected by the census); households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

Average shelter cost-to-income ratios (STIRs) exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Canadian households are considered to be in **core housing need** if they do not live in and could not access acceptable housing.

The term "**acceptable housing**" refers to housing that is affordable, in adequate condition, and of suitable size.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable dwellings cost less than 30% of before-tax household income.

According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Appendix Table 1: The Housing Conditions of Aboriginal and Non-Aboriginal Households (Non-Reserve), Number and Percentage in Core Housing Need - Canada, Provinces and Territories, 2001

		Total		Owner		Renter	
		Total	% In Core Housing Need	Total	% In Core Housing Need	Total	% In Core Housing Need
Canada	All Aboriginal Households	297,300	24.8%	148,200	11.8%	149,100	37.8%
	Status Indian Households	127,500	28.4%	54,900	12.4%	72,600	40.5%
	Non-status Indian Households	57,300	24.9%	28,600	12.3%	28,700	37.4%
	Métis Households	128,400	20.6%	74,100	10.7%	54,300	34.2%
	Inuit Households	13,100	31.9%	4,300	20.7%	8,800	37.3%
	Non-Aboriginal Households	10,508,300	15.6%	7,081,500	8.5%	3,426,800	30.1%
Newfoundland and Labrador	All Aboriginal Households	6,700	23.0%	4,900	18.1%	1,700	37.5%
	Status Indian Households	1,100	23.3%	800	17.3%	200	44.7%
	Non-status Indian Households	2,000	21.8%	1,500	17.0%	500	36.9%
	Métis Households	2,300	20.6%	1,700	18.2%	600	27.8%
	Inuit Households	1,800	26.0%	1,300	18.7%	500	43.0%
	Non-Aboriginal Households	175,000	15.8%	138,900	10.4%	36,100	36.5%
Prince Edward Island	All Aboriginal Households	400	27.3%	200	13.9%	200	38.1%
	Status Indian Households	200	27.3%	**	**	**	**
	Non-status Indian Households	200	30.3%	**	**	100	33.3%
	Métis Households	**	**	**	**	**	**
	Inuit Households	**	**	**	**	**	**
	Non-Aboriginal Households	47,700	15.4%	35,200	8.4%	12,500	35.0%
Nova Scotia	All Aboriginal Households	4,600	24.2%	2,800	12.9%	1,800	41.6%
	Status Indian Households	1,800	22.2%	1,100	9.8%	700	40.4%
	Non-status Indian Households	1,500	28.2%	800	16.6%	700	42.1%
	Métis Households	1,400	21.5%	900	14.9%	400	35.6%
	Inuit Households	200	28.2%	**	**	**	**
	Non-Aboriginal Households	335,100	17.8%	243,000	10.6%	92,100	37.0%
New Brunswick	All Aboriginal Households	4,800	23.4%	3,100	17.5%	1,700	34.4%
	Status Indian Households	1,900	22.9%	1,200	16.4%	800	32.9%
	Non-status Indian Households	1,300	26.5%	700	19.3%	600	36.4%
	Métis Households	1,700	20.9%	1,300	16.9%	400	34.5%
	Inuit Households	**	**	**	**	**	**
	Non-Aboriginal Households	264,100	13.5%	200,200	8.0%	63,900	30.9%
Quebec	All Aboriginal Households	23,400	18.0%	11,000	8.3%	12,500	26.4%
	Status Indian Households	9,600	16.8%	4,700	6.3%	4,900	26.9%
	Non-status Indian Households	5,700	18.5%	2,900	9.0%	2,800	28.4%
	Métis Households	7,000	19.7%	3,700	10.1%	3,300	30.5%
	Inuit Households	2,200	15.6%	200	7.3%	2,000	16.5%
	Non-Aboriginal Households	2,789,400	13.9%	1,647,100	6.1%	1,142,300	25.3%
Ontario	All Aboriginal Households	72,300	22.2%	38,800	9.9%	33,500	36.4%
	Status Indian Households	34,600	23.8%	17,300	10.2%	17,300	37.3%
	Non-status Indian Households	20,300	23.8%	10,200	11.1%	10,100	36.5%
	Métis Households	23,100	18.8%	14,500	8.9%	8,600	35.3%
	Inuit Households	700	22.4%	300	0.0%	400	34.1%
	Non-Aboriginal Households	3,909,200	17.2%	2,710,100	9.6%	1,199,200	34.5%
Manitoba	All Aboriginal Households	39,000	26.3%	18,200	11.2%	20,800	39.5%
	Status Indian Households	15,500	35.1%	4,900	14.6%	10,600	44.5%
	Non-status Indian Households	3,400	32.0%	1,400	14.9%	2,000	44.0%
	Métis Households	24,500	20.5%	13,700	10.0%	10,800	33.8%
	Inuit Households	200	30.0%	**	**	**	**
	Non-Aboriginal Households	350,900	13.6%	253,000	7.8%	97,900	28.6%

Appendix Table 1 (cont'd): The Housing Conditions of Aboriginal and Non-Aboriginal Households (Non-Reserve), Number and Percentage in Core Housing Need - Canada Provinces and Territories, 2001

		Total		Owner		Renter	
		Total	% In Core Housing Need	Total	% In Core Housing Need	Total	% In Core Housing Need
Saskatchewan	All Aboriginal Households	29,600	29.1%	13,300	12.4%	16,300	42.7%
	Status Indian Households	13,600	38.8%	3,900	15.1%	9,700	48.3%
	Non-status Indian Households	2,200	30.9%	1,000	15.9%	1,200	44.4%
	Métis Households	17,300	21.8%	9,700	11.8%	7,600	34.6%
	Inuit Households	100	23.8%	**	**	**	**
	Non-Aboriginal Households	293,500	12.3%	217,500	7.8%	75,900	25.3%
Alberta	All Aboriginal Households	48,100	21.0%	24,300	10.4%	23,900	31.8%
	Status Indian Households	18,300	24.3%	7,900	12.0%	10,500	33.6%
	Non-status Indian Households	6,700	20.2%	3,300	10.6%	3,500	29.1%
	Métis Households	28,600	18.8%	15,800	9.5%	12,800	30.3%
	Inuit Households	600	19.1%	300	9.8%	300	28.6%
	Non-Aboriginal Households	966,100	12.5%	695,000	7.6%	271,000	25.3%
British Columbia	All Aboriginal Households	55,000	29.6%	26,100	13.1%	28,900	44.5%
	Status Indian Households	25,700	33.6%	10,300	13.8%	15,400	46.8%
	Non-status Indian Households	13,200	28.8%	6,300	12.3%	6,900	43.8%
	Métis Households	20,700	24.9%	11,600	12.4%	9,000	40.9%
	Inuit Households	400	37.8%	100	13.6%	300	49.0%
	Non-Aboriginal Households	1,361,700	17.3%	931,900	10.3%	429,800	32.4%
Yukon	All Aboriginal Households	2,100	24.6%	1,100	16.1%	1,000	34.2%
	Status Indian Households	1,500	25.3%	800	19.1%	700	33.6%
	Non-status Indian Households	500	25.5%	300	18.9%	300	32.0%
	Métis Households	300	21.4%	200	7.9%	**	**
	Inuit Households	**	**	**	**	**	**
	Non-Aboriginal Households	8,100	16.2%	5,800	12.1%	2,300	26.9%
Northwest Territories	All Aboriginal Households	5,800	25.6%	3,000	21.3%	2,700	30.3%
	Status Indian Households	3,600	27.6%	2,000	24.1%	1,600	31.7%
	Non-status Indian Households	300	23.3%	200	23.3%	200	23.3%
	Métis Households	1,400	16.6%	900	12.9%	600	22.1%
	Inuit Households	1,300	26.0%	500	17.7%	800	30.9%
	Non-Aboriginal Households	6,200	12.0%	3,500	8.0%	2,800	17.2%
Nunavut	All Aboriginal Households	5,600	44.4%	1,400	33.7%	4,200	48.1%
	Status Indian Households	**	**	**	**	**	**
	Non-status Indian Households	**	**	**	**	**	**
	Métis Households	**	**	**	**	**	**
	Inuit Households	5,500	44.6%	1,400	33.7%	4,100	48.4%
	Non-Aboriginal Households	1,500	17.1%	300	10.7%	1,200	18.3%

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

** Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

**Appendix Table 2: The Adequacy, Suitability and Affordability of Canadian Housing:
Aboriginal and Non-Aboriginal Households (Non-Reserve) - Canada, 2001**

		% of Households in this Condition			% of Households in this Condition and in Core Housing Need		
		Total	Owner	Renter	Total	Owner	Renter
All Aboriginal Households	Total below housing standards	43.3%	31.7%	54.8%	24.8%	11.8%	37.8%
	Below one housing standard	34.1%	26.7%	41.5%	18.2%	9.2%	27.1%
	Affordability	18.3%	11.3%	25.2%	14.3%	6.1%	22.4%
	Suitability	6.6%	4.5%	8.6%	1.5%	0.6%	2.3%
	Adequacy	9.3%	10.9%	7.6%	2.4%	2.4%	2.4%
	Below multiple housing standards	9.2%	5.0%	13.4%	6.7%	2.6%	10.7%
	Affordability and suitability	2.7%	0.6%	4.7%	2.3%	0.3%	4.2%
	Affordability and adequacy	3.9%	2.6%	5.2%	3.3%	1.8%	4.7%
	Suitability and adequacy	1.8%	1.5%	2.2%	0.5%	0.3%	0.7%
	Affordability, suitability, and adequacy	0.8%	0.3%	1.3%	0.6%	0.2%	1.1%
	Above housing standards	56.7%	68.3%	45.2%	n/a	n/a	n/a
Status Indian Households	Total below housing standards	47.6%	34.0%	57.9%	28.4%	12.4%	40.5%
	Below one housing standard	36.2%	28.1%	42.3%	20.0%	9.5%	27.9%
	Affordability	20.1%	11.8%	26.3%	16.2%	6.4%	23.6%
	Suitability	7.7%	5.6%	9.3%	1.6%	0.8%	2.2%
	Adequacy	8.4%	10.7%	6.7%	2.1%	2.3%	2.0%
	Below multiple housing standards	11.4%	5.8%	15.6%	8.4%	3.0%	12.5%
	Affordability and suitability	4.0%	0.8%	6.4%	3.4%	0.5%	5.6%
	Affordability and adequacy	4.1%	2.6%	5.2%	3.5%	1.8%	4.8%
	Suitability and adequacy	2.3%	2.1%	2.4%	0.5%	0.4%	0.6%
	Affordability, suitability, and adequacy	1.1%	0.3%	1.7%	1.0%	0.3%	1.5%
	Above housing standards	52.4%	66.0%	42.1%	n/a	n/a	n/a
Non-status Indian Households	Total below housing standards	44.9%	33.5%	56.2%	24.9%	12.3%	37.4%
	Below one housing standard	35.0%	27.8%	42.2%	17.7%	9.3%	26.0%
	Affordability	18.9%	12.0%	25.8%	14.7%	6.5%	22.8%
	Suitability	6.0%	4.6%	7.4%	1.0%	0.7%	1.3%
	Adequacy	10.1%	11.1%	9.0%	2.0%	2.0%	2.0%
	Below multiple housing standards	9.8%	5.7%	14.0%	7.2%	2.9%	11.4%
	Affordability and suitability	2.5%	0.8%	4.3%	2.1%	0.3%	4.0%
	Affordability and adequacy	4.9%	3.3%	6.5%	4.1%	2.3%	5.8%
	Suitability and adequacy	1.6%	1.3%	1.9%	0.3%	0.3%	0.4%
	Affordability, suitability, and adequacy	0.8%	0.3%	1.3%	0.7%	0.1%	1.2%
	Above housing standards	55.1%	66.5%	43.8%	n/a	n/a	n/a
Métis Households	Total below housing standards	39.4%	30.2%	51.9%	20.6%	10.7%	34.2%
	Below one housing standard	31.9%	25.8%	40.1%	15.5%	8.5%	25.1%
	Affordability	16.5%	10.6%	24.4%	12.4%	5.7%	21.5%
	Suitability	5.7%	4.2%	7.8%	0.8%	0.4%	1.4%
	Adequacy	9.7%	11.0%	7.9%	2.3%	2.4%	2.2%
	Below multiple housing standards	7.5%	4.4%	11.8%	5.1%	2.2%	9.1%
	Affordability and suitability	1.8%	0.5%	3.7%	1.5%	0.2%	3.2%
	Affordability and adequacy	3.6%	2.3%	5.4%	2.9%	1.6%	4.7%
	Suitability and adequacy	1.5%	1.4%	1.7%	0.3%	0.2%	0.3%
	Affordability, suitability, and adequacy	0.6%	0.3%	1.0%	0.5%	0.2%	0.8%
	Above housing standards	60.6%	69.8%	48.1%	n/a	n/a	n/a
Inuit Households	Total below housing standards	49.3%	40.7%	53.6%	31.9%	20.7%	37.3%
	Below one housing standard	39.2%	33.6%	41.9%	25.0%	16.7%	29.0%
	Affordability	9.3%	9.7%	9.0%	7.5%	6.2%	8.1%
	Suitability	18.0%	11.6%	21.2%	10.5%	5.1%	13.0%
	Adequacy	11.9%	12.5%	11.7%	7.0%	5.3%	7.8%
	Below multiple housing standards	10.2%	7.0%	11.7%	6.9%	4.1%	8.4%
	Affordability and suitability	2.1%	1.1%	2.6%	1.7%	0.9%	2.1%
	Affordability and adequacy	1.5%	1.6%	1.4%	1.4%	1.4%	1.4%
	Suitability and adequacy	6.1%	4.0%	7.1%	3.4%	1.5%	4.3%
	Affordability, suitability, and adequacy	0.5%	0.2%	0.6%	0.4%	0.4%	0.5%
	Above housing standards	50.7%	59.5%	46.4%	n/a	n/a	n/a
Non-Aboriginal Households	Total below housing standards	29.7%	21.8%	45.9%	15.6%	8.5%	30.1%
	Below one housing standard	26.1%	19.7%	39.2%	13.2%	7.5%	25.0%
	Affordability	16.9%	11.6%	27.7%	11.9%	6.3%	23.3%
	Suitability	4.0%	2.7%	6.5%	0.3%	0.1%	0.8%
	Adequacy	5.2%	5.4%	5.0%	1.0%	1.1%	0.9%
	Below multiple housing standards	3.6%	2.1%	6.8%	2.4%	1.0%	5.1%
	Affordability and suitability	1.3%	0.5%	2.9%	0.9%	0.2%	2.4%
	Affordability and adequacy	1.7%	1.2%	2.7%	1.3%	0.8%	2.3%
	Suitability and adequacy	0.5%	0.3%	0.8%	0.1%	0.0%	0.1%
	Affordability, suitability, and adequacy	0.2%	0.1%	0.4%	0.1%	0.0%	0.4%
	Above housing standards	70.3%	78.2%	54.1%	n/a	n/a	n/a

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3: Average Income, Shelter Costs and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households (Non-Reserve) - Canada, 2001

			All Households			Households in Core Housing Need		
			Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
Canada	All Aboriginal Households	Total	\$ 49,123	\$ 705	24.3	\$ 17,712	\$ 588	45.5
		Owner	\$ 63,668	\$ 810	19.1	\$ 21,518	\$ 675	41.6
		Renter	\$ 34,670	\$ 598	29.5	\$ 16,530	\$ 561	46.7
	Status Indian Households	Total	\$ 45,615	\$ 688	26.0	\$ 16,666	\$ 579	47.0
		Owner	\$ 62,530	\$ 809	19.5	\$ 20,561	\$ 654	42.1
		Renter	\$ 32,811	\$ 596	31.0	\$ 15,762	\$ 562	48.2
	Non-status Indian Households	Total	\$ 50,338	\$ 760	25.1	\$ 17,975	\$ 642	46.9
		Owner	\$ 64,324	\$ 858	20.0	\$ 21,637	\$ 718	42.4
		Renter	\$ 36,380	\$ 660	30.4	\$ 16,778	\$ 617	48.4
	Metis Households	Total	\$ 52,427	\$ 722	22.9	\$ 17,552	\$ 602	45.6
		Owner	\$ 64,418	\$ 801	18.6	\$ 20,813	\$ 666	41.6
		Renter	\$ 36,061	\$ 613	28.8	\$ 16,160	\$ 574	47.3
	Inuit Households	Total	\$ 50,470	\$ 549	16.3	\$ 29,530	\$ 461	24.1
		Owner	\$ 69,735	\$ 825	17.6	\$ 36,960	\$ 747	29.1
		Renter	\$ 41,070	\$ 409	15.7	\$ 27,516	\$ 382	22.7
	Non-Aboriginal Households	Total	\$ 61,311	\$ 766	21.2	\$ 18,501	\$ 681	47.2
		Owner	\$ 72,119	\$ 821	17.9	\$ 21,533	\$ 792	46.0
		Renter	\$ 38,977	\$ 651	28.2	\$ 16,721	\$ 616	47.9
Newfoundland and Labrador	All Aboriginal Households	Total	\$ 43,641	\$ 479	18.9	\$ 16,524	\$ 416	37.8
		Owner	\$ 47,657	\$ 476	15.7	\$ 18,213	\$ 370	31.4
		Renter	\$ 32,146	\$ 491	28.0	**	**	**
	Status Indian Households	Total	\$ 40,820	\$ 479	20.4	\$ 14,902	\$ 502	45.1
		Owner	\$ 43,409	\$ 468	17.4	\$ 15,578	\$ 476	43.2
		Renter	\$ 31,449	\$ 523	31.5	\$ 13,947	\$ 538	47.8
	Non-status Indian Households	Total	\$ 41,503	\$ 489	19.4	\$ 16,036	\$ 436	39.8
		Owner	\$ 44,972	\$ 490	16.4	\$ 17,718	\$ 408	32.8
		Renter	\$ 31,370	\$ 483	28.0	\$ 13,725	\$ 487	48.7
	Metis Households	Total	\$ 48,033	\$ 502	17.8	\$ 17,928	\$ 393	34.6
		Owner	\$ 52,148	\$ 500	15.1	\$ 19,717	\$ 357	28.0
		Renter	\$ 36,066	\$ 511	25.7	\$ 14,508	\$ 450	48.6
	Inuit Households	Total	\$ 43,882	\$ 488	19.2	\$ 17,346	\$ 397	35.6
		Owner	\$ 49,448	\$ 492	15.5	\$ 19,822	\$ 338	28.5
		Renter	\$ 30,796	\$ 479	28.2	\$ 14,786	\$ 450	42.2
	Non-Aboriginal Households	Total	\$ 47,948	\$ 516	18.5	\$ 14,305	\$ 461	42.9
		Owner	\$ 52,352	\$ 517	15.6	\$ 15,224	\$ 429	37.5
		Renter	\$ 30,984	\$ 511	30.0	\$ 13,295	\$ 496	48.7
Prince Edward Island	All Aboriginal Households	Total	\$ 37,732	\$ 531	23.8	\$ 15,302	\$ 498	45.0
		Owner	\$ 51,766	\$ 609	17.6	**	**	**
		Renter	\$ 25,499	\$ 462	29.1	**	**	**
	Status Indian Households	Total	\$ 41,710	\$ 593	22.5	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-status Indian Households	Total	\$ 35,166	\$ 539	24.5	**	**	**
		Owner	**	**	**	**	**	**
		Renter	\$ 26,554	\$ 475	27.1	**	**	**
	Metis Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Inuit Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$ 49,174	\$ 572	19.3	\$ 15,604	\$ 520	43.5
		Owner	\$ 55,482	\$ 584	16.1	\$ 17,052	\$ 535	41.1
		Renter	\$ 31,418	\$ 539	28.4	\$ 14,627	\$ 510	45.1
Nova Scotia	All Aboriginal Households	Total	\$ 43,965	\$ 617	24.1	\$ 15,730	\$ 561	47.0
		Owner	\$ 53,109	\$ 660	18.9	\$ 18,206	\$ 565	39.7
		Renter	\$ 29,959	\$ 552	32.3	\$ 14,554	\$ 559	50.1
	Status Indian Households	Total	\$ 41,162	\$ 597	23.8	\$ 14,735	\$ 532	48.5
		Owner	\$ 50,041	\$ 644	18.1	\$ 17,104	\$ 502	38.7
		Renter	\$ 27,599	\$ 529	32.8	\$ 13,837	\$ 544	52.2
	Non-status Indian Households	Total	\$ 45,087	\$ 627	25.5	\$ 16,465	\$ 598	46.8
		Owner	\$ 54,916	\$ 660	19.6	\$ 20,483	\$ 644	39.4
		Renter	\$ 33,149	\$ 581	32.7	\$ 14,550	\$ 575	50.4
	Metis Households	Total	\$ 44,961	\$ 619	22.4	\$ 17,036	\$ 584	44.9
		Owner	\$ 51,932	\$ 648	19.1	\$ 17,826	\$ 580	42.3
		Renter	\$ 30,007	\$ 556	29.4	\$ 16,322	\$ 569	48.7
	Inuit Households	Total	\$ 50,576	\$ 623	24.5	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$ 50,676	\$ 610	20.4	\$ 16,340	\$ 554	44.6
		Owner	\$ 57,402	\$ 617	16.7	\$ 17,699	\$ 554	40.4
		Renter	\$ 32,931	\$ 591	30.5	\$ 15,318	\$ 555	47.7
New Brunswick	All Aboriginal Households	Total	\$ 40,363	\$ 523	22.8	\$ 12,947	\$ 466	46.7
		Owner	\$ 46,431	\$ 534	19.5	\$ 13,500	\$ 456	43.9
		Renter	\$ 29,445	\$ 503	29.0	\$ 12,441	\$ 472	48.5
	Status Indian Households	Total	\$ 39,883	\$ 542	23.4	\$ 12,670	\$ 471	48.4
		Owner	\$ 45,313	\$ 567	20.0	\$ 13,269	\$ 444	43.4
		Renter	\$ 31,385	\$ 506	28.9	\$ 12,197	\$ 503	52.3
	Non-status Indian Households	Total	\$ 37,229	\$ 525	25.0	\$ 12,402	\$ 468	47.9
		Owner	\$ 47,633	\$ 552	20.8	\$ 12,526	\$ 489	49.0
		Renter	\$ 24,447	\$ 490	30.5	\$ 12,322	\$ 454	48.2
	Metis Households	Total	\$ 42,864	\$ 508	21.0	\$ 14,008	\$ 468	44.3
		Owner	\$ 46,414	\$ 504	18.9	\$ 14,499	\$ 470	43.8
		Renter	\$ 32,450	\$ 518	27.2	\$ 13,287	\$ 465	45.0
	Inuit Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$ 49,314	\$ 547	18.6	\$ 13,896	\$ 483	44.9
		Owner	\$ 55,088	\$ 561	15.9	\$ 14,568	\$ 484	42.6
		Renter	\$ 31,223	\$ 504	27.6	\$ 13,352	\$ 483	46.8

Appendix Table 3 (cont'd): Average Income, Shelter Costs and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households (Non-Reserve) - Canada, 2001

Quebec	All Aboriginal Households	Total	\$	45,523	\$	560	21.7	\$	12,999	\$	468	47.2
		Owner	\$	58,394	\$	671	18.4	\$	14,225	\$	549	48.7
		Renter	\$	34,197	\$	460	24.8	\$	12,657	\$	444	46.8
	Status Indian Households	Total	\$	45,042	\$	577	22.4	\$	12,506	\$	475	49.1
		Owner	\$	59,729	\$	682	18.0	\$	14,064	\$	577	51.4
		Renter	\$	31,038	\$	476	26.5	\$	12,162	\$	451	48.6
	Non-status Indian Households	Total	\$	45,715	\$	603	22.9	\$	12,700	\$	481	48.6
		Owner	\$	58,161	\$	684	18.6	\$	14,145	\$	491	44.2
		Renter	\$	32,651	\$	516	27.5	\$	12,219	\$	474	49.7
	Metis Households	Total	\$	44,558	\$	571	22.9	\$	12,808	\$	487	49.2
		Owner	\$	57,253	\$	649	18.6	\$	14,066	\$	548	49.9
		Renter	\$	30,238	\$	483	27.8	\$	12,340	\$	463	49.0
	Inuit Households	Total	\$	51,873	\$	356	12.4	\$	16,849	\$	329	28.2
		Owner	\$	64,059	\$	791	18.9	**	**	**	**	**
		Renter	\$	50,628	\$	311	11.8	\$	16,697	\$	304	27.0
	Non-Aboriginal Households	Total	\$	52,231	\$	621	20.8	\$	13,358	\$	512	49.1
		Owner	\$	64,474	\$	688	16.9	\$	15,252	\$	584	48.1
		Renter	\$	34,578	\$	524	26.6	\$	12,703	\$	488	49.4
Ontario	All Aboriginal Households	Total	\$	54,355	\$	801	24.4	\$	18,726	\$	679	47.6
		Owner	\$	68,807	\$	913	19.8	\$	22,807	\$	823	46.3
		Renter	\$	37,604	\$	670	29.8	\$	17,437	\$	633	48.1
	Status Indian Households	Total	\$	52,202	\$	775	24.8	\$	18,451	\$	658	47.1
		Owner	\$	68,110	\$	896	19.8	\$	22,346	\$	798	45.9
		Renter	\$	36,310	\$	652	29.9	\$	17,390	\$	620	47.5
	Non-status Indian Households	Total	\$	54,528	\$	839	25.3	\$	19,664	\$	720	47.7
		Owner	\$	70,225	\$	975	20.7	\$	24,552	\$	888	46.5
		Renter	\$	38,714	\$	702	30.0	\$	18,178	\$	668	48.1
	Metis Households	Total	\$	58,003	\$	819	23.2	\$	19,006	\$	697	47.9
		Owner	\$	69,495	\$	898	19.2	\$	22,572	\$	815	45.9
		Renter	\$	38,720	\$	682	29.9	\$	17,501	\$	648	48.7
	Inuit Households	Total	\$	58,009	\$	916	25.6	\$	19,433	\$	730	51.7
		Owner	\$	84,371	\$	1,180	18.6	**	**	**	**	**
		Renter	\$	41,258	\$	744	30.1	\$	19,038	\$	711	51.5
	Non-Aboriginal Households	Total	\$	69,980	\$	895	21.9	\$	21,784	\$	798	46.8
		Owner	\$	81,767	\$	953	18.7	\$	25,132	\$	941	46.8
		Renter	\$	43,344	\$	761	29.3	\$	19,682	\$	708	46.8
Manitoba	All Aboriginal Households	Total	\$	42,646	\$	584	23.5	\$	15,168	\$	469	42.7
		Owner	\$	59,500	\$	696	17.2	\$	19,673	\$	537	35.7
		Renter	\$	27,917	\$	483	29.2	\$	14,053	\$	452	44.5
	Status Indian Households	Total	\$	36,002	\$	532	26.5	\$	14,496	\$	445	43.6
		Owner	\$	58,068	\$	684	17.8	\$	19,367	\$	480	33.8
		Renter	\$	25,882	\$	460	30.7	\$	13,764	\$	439	45.1
	Non-status Indian Households	Total	\$	39,631	\$	578	24.8	\$	15,215	\$	442	41.0
		Owner	\$	56,672	\$	678	17.6	\$	17,731	\$	432	31.0
		Renter	\$	27,626	\$	503	30.1	\$	14,603	\$	448	43.7
	Metis Households	Total	\$	47,304	\$	618	21.2	\$	16,461	\$	501	40.9
		Owner	\$	60,246	\$	704	17.0	\$	20,366	\$	574	36.6
		Renter	\$	30,791	\$	505	26.8	\$	14,991	\$	473	42.6
	Inuit Households	Total	\$	44,158	\$	633	24.8	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$	54,356	\$	626	19.1	\$	16,321	\$	537	43.0
		Owner	\$	62,876	\$	665	16.2	\$	18,976	\$	588	40.3
		Renter	\$	32,328	\$	525	26.9	\$	14,447	\$	501	44.9
Saskatchewan	All Aboriginal Households	Total	\$	41,159	\$	605	26.5	\$	14,737	\$	521	48.4
		Owner	\$	57,857	\$	685	18.4	\$	17,615	\$	516	40.1
		Renter	\$	27,515	\$	539	33.3	\$	14,054	\$	522	50.4
	Status Indian Households	Total	\$	34,269	\$	581	30.8	\$	14,462	\$	525	49.9
		Owner	\$	54,652	\$	677	19.5	\$	17,529	\$	504	40.6
		Renter	\$	26,050	\$	541	35.4	\$	14,076	\$	527	51.1
	Non-status Indian Households	Total	\$	41,252	\$	603	25.5	\$	15,582	\$	509	44.5
		Owner	\$	55,208	\$	666	18.1	\$	19,427	\$	445	31.1
		Renter	\$	28,744	\$	545	32.2	\$	14,340	\$	530	48.9
	Metis Households	Total	\$	46,228	\$	627	23.3	\$	15,689	\$	526	46.0
		Owner	\$	58,869	\$	690	18.2	\$	17,953	\$	533	40.8
		Renter	\$	30,158	\$	544	30.0	\$	14,709	\$	522	48.4
	Inuit Households	Total	\$	50,790	\$	694	25.7	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$	52,327	\$	594	19.0	\$	15,420	\$	516	44.2
		Owner	\$	59,417	\$	621	16.1	\$	17,319	\$	533	40.4
		Renter	\$	32,021	\$	516	27.3	\$	13,734	\$	502	47.5
Alberta	All Aboriginal Households	Total	\$	54,365	\$	770	23.9	\$	17,596	\$	634	47.4
		Owner	\$	68,230	\$	874	19.5	\$	20,313	\$	720	44.9
		Renter	\$	40,254	\$	663	28.4	\$	16,695	\$	605	48.2
	Status Indian Households	Total	\$	50,932	\$	751	25.3	\$	16,958	\$	620	48.4
		Owner	\$	67,006	\$	874	20.1	\$	19,510	\$	692	45.6
		Renter	\$	38,881	\$	657	29.3	\$	16,276	\$	600	49.2
	Non-status Indian Households	Total	\$	54,768	\$	803	24.3	\$	18,885	\$	691	47.8
		Owner	\$	68,058	\$	908	20.3	\$	21,820	\$	790	45.6
		Renter	\$	42,298	\$	702	28.1	\$	17,881	\$	657	48.3
	Metis Households	Total	\$	56,449	\$	772	22.6	\$	17,897	\$	629	46.0
		Owner	\$	68,119	\$	859	18.9	\$	20,390	\$	707	43.4
		Renter	\$	41,982	\$	662	27.2	\$	16,926	\$	600	47.0
	Inuit Households	Total	\$	71,012	\$	803	23.6	\$	20,782	\$	751	46.3
		Owner	\$	111,303	\$	971	20.3	**	**	**	**	**
		Renter	\$	37,827	\$	662	26.6	**	**	**	**	**
	Non-Aboriginal Households	Total	\$	67,491	\$	814	20.3	\$	19,152	\$	706	46.8
		Owner	\$	77,362	\$	864	17.9	\$	21,366	\$	798	46.7
		Renter	\$	42,178	\$	682	26.7	\$	17,460	\$	636	46.8

Appendix Table 3 (cont'd): Average Income, Shelter Costs and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households (Non-Reserve) - Canada, 2001

British Columbia	All Aboriginal Households	Total	\$	48,995	\$	791	27.5	\$	18,010	\$	661	48.6
		Owner	\$	64,715	\$	906	20.8	\$	23,084	\$	774	43.4
		Renter	\$	34,796	\$	687	33.6	\$	16,661	\$	631	50.0
	Status Indian Households	Total	\$	44,299	\$	751	28.9	\$	17,308	\$	634	48.6
		Owner	\$	60,880	\$	879	21.3	\$	21,162	\$	713	43.7
		Renter	\$	33,207	\$	664	34.1	\$	16,547	\$	618	49.6
	Non-status Indian Households	Total	\$	50,786	\$	832	27.3	\$	18,752	\$	693	48.5
		Owner	\$	66,400	\$	941	20.9	\$	23,717	\$	808	43.9
		Renter	\$	36,481	\$	731	33.3	\$	17,472	\$	663	49.8
	Metis Households	Total	\$	54,559	\$	832	25.5	\$	19,320	\$	695	47.8
		Owner	\$	67,790	\$	922	20.3	\$	24,656	\$	805	42.4
		Renter	\$	37,533	\$	714	32.3	\$	17,233	\$	652	50.0
	Inuit Households	Total	\$	45,239	\$	775	31.8	\$	16,711	\$	679	51.5
		Owner	\$	72,858	\$	773	17.5	**	**	**	**	**
		Renter	\$	33,184	\$	775	38.0	\$	15,505	\$	688	52.8
	Non-Aboriginal Households	Total	\$	61,259	\$	847	22.7	\$	19,926	\$	758	48.6
		Owner	\$	70,059	\$	887	19.4	\$	22,895	\$	867	47.2
		Renter	\$	42,175	\$	759	30.1	\$	17,881	\$	683	49.6
Yukon	All Aboriginal Households	Total	\$	51,536	\$	717	22.3	\$	20,735	\$	612	42.4
		Owner	\$	61,272	\$	769	17.3	\$	25,436	\$	574	30.8
		Renter	\$	40,442	\$	660	28.3	\$	18,212	\$	623	48.4
	Status Indian Households	Total	\$	49,235	\$	696	22.0	\$	21,279	\$	619	40.3
		Owner	\$	58,398	\$	737	17.5	\$	25,417	\$	603	31.3
		Renter	\$	39,098	\$	648	27.3	\$	18,736	\$	616	45.8
	Non-status Indian Households	Total	\$	54,549	\$	836	23.7	\$	23,224	\$	712	41.7
		Owner	\$	66,566	\$	924	19.1	**	**	**	**	**
		Renter	\$	42,028	\$	737	28.8	**	**	**	**	**
	Metis Households	Total	\$	62,120	\$	813	24.1	**	**	**	**	**
		Owner	\$	74,045	\$	911	18.4	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Inuit Households	Total	**	**	**	**	**	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Non-Aboriginal Households	Total	\$	67,949	\$	821	19.4	\$	22,966	\$	736	41.5
		Owner	\$	76,313	\$	869	17.0	\$	26,005	\$	769	37.1
		Renter	\$	46,646	\$	698	25.6	\$	19,484	\$	692	46.2
Northwest Territories	All Aboriginal Households	Total	\$	58,417	\$	701	17.2	\$	26,473	\$	557	28.6
		Owner	\$	71,257	\$	816	16.8	\$	28,384	\$	598	29.0
		Renter	\$	44,212	\$	566	17.7	\$	24,991	\$	528	28.3
	Status Indian Households	Total	\$	55,163	\$	634	16.9	**	**	**	**	**
		Owner	\$	64,467	\$	697	16.3	**	**	**	**	**
		Renter	\$	43,438	\$	549	17.7	**	**	**	**	**
	Non-status Indian Households	Total	\$	67,266	\$	817	18.8	\$	27,393	\$	715	37.8
		Owner	\$	78,381	\$	898	18.6	\$	29,369	\$	620	36.0
		Renter	\$	56,002	\$	730	19.8	\$	25,530	\$	707	39.3
	Metis Households	Total	\$	76,202	\$	953	18.0	\$	28,554	\$	773	34.6
		Owner	\$	88,664	\$	1,067	17.4	\$	30,884	\$	786	32.8
		Renter	\$	57,186	\$	762	19.3	\$	26,487	\$	761	36.4
	Inuit Households	Total	\$	55,524	\$	699	16.9	\$	27,453	\$	538	25.2
		Owner	\$	78,892	\$	984	17.4	**	**	**	**	**
		Renter	\$	41,751	\$	517	16.4	\$	25,548	\$	487	24.9
	Non-Aboriginal Households	Total	\$	88,476	\$	1,144	19.5	\$	28,965	\$	1,017	46.1
		Owner	\$	102,532	\$	1,284	18.1	\$	32,842	\$	1,126	44.2
		Renter	\$	70,928	\$	957	21.5	\$	26,727	\$	952	47.7
Nunavut	All Aboriginal Households	Total	\$	48,477	\$	517	13.2	\$	36,529	\$	445	15.9
		Owner	\$	74,987	\$	987	18.8	\$	48,363	\$	935	27.1
		Renter	\$	39,394	\$	349	11.3	\$	33,672	\$	322	13.1
	Status Indian Households	Total	**	**	**	**	**	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Non-status Indian Households	Total	**	**	**	**	**	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Metis Households	Total	**	**	**	**	**	**	**	**	**	**
		Owner	**	**	**	**	**	**	**	**	**	**
		Renter	**	**	**	**	**	**	**	**	**	**
	Inuit Households	Total	\$	48,164	\$	510	13.2	\$	36,499	\$	440	15.8
		Owner	\$	74,933	\$	987	18.8	\$	48,363	\$	935	26.9
		Renter	\$	38,880	\$	338	11.1	\$	33,614	\$	315	12.9
	Non-Aboriginal Households	Total	\$	91,197	\$	1,041	17.7	\$	43,496	\$	1,124	37.6
		Owner	\$	121,972	\$	1,316	16.2	\$	50,742	\$	1,575	36.3
		Renter	\$	83,964	\$	971	18.1	\$	42,386	\$	1,113	37.8

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

** Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

Appendix Table 4: Change in the Number of Households and Incidence of Core Housing Need Among Aboriginal and Non-Aboriginal Households (Non-Reserve) - Canada, Provinces and Territories, 1996 and 2001

		Total			Owner			Renter		
		Change in Number of Households 1996-2001	Incidence of Core Housing Need		Change in Number of Households 1996-2001	Incidence of Core Housing Need		Change in Number of Households 1996-2001	Incidence of Core Housing Need	
			1996	2001		1996	2001		1996	2001
Canada	All Aboriginal	36.2%	31.6%	24.8%	57.9%	14.2%	11.8%	19.8%	44.7%	37.8%
	Indian	24.7%	34.1%	27.3%	40.3%	14.6%	12.4%	14.3%	47.3%	39.6%
	Métis	56.9%	27.2%	20.6%	82.3%	13.5%	10.7%	31.8%	40.7%	34.2%
	Inuit	20.4%	32.7%	31.9%	44.4%	17.7%	20.7%	11.4%	38.3%	37.3%
	Non-Aboriginal	7.1%	17.6%	15.6%	10.6%	8.6%	8.5%	0.5%	34.4%	30.1%
Newfoundland and Labrador	All Aboriginal	43.8%	22.5%	23.0%	47.2%	16.4%	18.1%	34.4%	37.9%	37.5%
	Indian	77.1%	27.5%	22.3%	85.7%	19.4%	17.1%	56.3%	49.0%	39.3%
	Métis	26.0%	15.9%	20.6%	27.4%	10.6%	18.2%	21.1%	29.5%	27.8%
	Inuit	24.7%	23.3%	26.0%	22.4%	19.0%	18.7%	30.5%	34.1%	43.0%
	Non-Aboriginal	1.1%	15.8%	15.8%	2.1%	9.9%	10.4%	-2.6%	37.4%	36.5%
Prince Edward Island	All Aboriginal	22.2%	27.0%	27.3%	0.0%	19.4%	13.9%	50.0%	39.3%	38.1%
	Indian	11.9%	30.5%	28.8%	-10.3%	17.2%	19.2%	37.9%	41.4%	35.0%
	Métis	77.8%	22.2%	18.8%	62.5%	25.0%	15.4%	100.0%	0.0%	50.0%
	Inuit	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Non-Aboriginal	6.4%	16.5%	15.4%	8.2%	8.9%	8.4%	1.5%	36.5%	35.0%
Nova Scotia	All Aboriginal	75.7%	24.9%	24.2%	89.8%	14.9%	12.9%	58.0%	37.7%	41.6%
	Indian	42.2%	25.5%	25.0%	45.5%	16.7%	12.8%	38.4%	36.5%	41.3%
	Métis	350.8%	19.7%	21.5%	382.1%	5.1%	14.9%	278.3%	43.5%	35.6%
	Inuit	77.3%	22.7%	28.2%	90.0%	20.0%	10.5%	58.3%	41.7%	52.6%
	Non-Aboriginal	4.6%	18.1%	17.8%	4.9%	10.2%	10.6%	3.7%	38.9%	37.0%
New Brunswick	All Aboriginal	117.1%	28.1%	23.4%	164.5%	12.1%	17.5%	63.5%	45.2%	34.4%
	Indian	65.7%	28.2%	24.3%	85.9%	12.1%	17.5%	43.6%	45.2%	34.4%
	Métis	476.3%	18.6%	20.9%	551.3%	10.3%	16.9%	335.0%	40.0%	34.5%
	Inuit	100.0%	25.0%	0.0%	n/a	n/a	0.0%	12.5%	25.0%	0.0%
	Non-Aboriginal	4.2%	15.1%	13.5%	4.9%	8.5%	8.0%	1.8%	35.2%	30.9%
Quebec	All Aboriginal	17.5%	24.6%	18.0%	23.2%	12.4%	8.3%	13.0%	34.6%	26.4%
	Indian	21.1%	24.9%	17.4%	24.3%	11.6%	7.3%	17.9%	37.4%	27.5%
	Métis	12.7%	26.1%	19.7%	21.0%	13.5%	10.1%	4.6%	38.4%	30.5%
	Inuit	16.0%	17.1%	15.6%	127.8%	16.7%	7.3%	10.5%	17.1%	16.5%
	Non-Aboriginal	7.2%	18.2%	13.9%	9.0%	7.5%	6.1%	4.7%	33.0%	25.3%
Ontario	All Aboriginal	43.9%	29.5%	22.2%	73.0%	12.7%	9.9%	20.5%	43.1%	36.4%
	Indian	24.3%	30.3%	23.8%	44.8%	12.8%	10.5%	8.8%	43.4%	37.0%
	Métis	133.1%	25.2%	18.8%	180.3%	12.0%	8.9%	81.8%	39.5%	35.3%
	Inuit	33.6%	30.8%	22.4%	69.7%	12.1%	0.0%	18.9%	39.2%	34.1%
	Non-Aboriginal	7.7%	18.5%	17.2%	13.5%	9.2%	9.6%	-3.4%	36.2%	34.5%
Manitoba	All Aboriginal	34.6%	34.4%	26.3%	54.9%	13.9%	11.2%	20.8%	48.3%	39.5%
	Indian	24.3%	42.6%	34.6%	45.4%	14.4%	14.7%	15.8%	53.7%	44.4%
	Métis	39.4%	28.4%	20.5%	57.9%	13.6%	10.0%	21.4%	42.9%	33.8%
	Inuit	3.4%	13.8%	30.0%	9.1%	0.0%	25.0%	0.0%	27.8%	33.3%
	Non-Aboriginal	1.5%	15.0%	13.6%	3.8%	7.8%	7.8%	-4.1%	32.2%	28.6%
Saskatchewan	All Aboriginal	31.7%	36.3%	29.1%	60.0%	14.8%	12.4%	15.1%	48.9%	42.7%
	Indian	25.5%	43.4%	37.7%	44.8%	17.1%	15.3%	18.3%	53.2%	47.9%
	Métis	35.5%	29.5%	21.8%	63.7%	14.3%	11.8%	11.1%	42.6%	34.6%
	Inuit	50.0%	35.7%	23.8%	100.0%	0.0%	0.0%	25.0%	62.5%	60.0%
	Non-Aboriginal	0.5%	13.0%	12.3%	4.3%	7.2%	7.8%	-8.8%	27.5%	25.3%
Alberta	All Aboriginal	41.0%	28.3%	21.0%	60.1%	14.1%	10.4%	25.8%	39.7%	31.8%
	Indian	31.5%	32.3%	23.2%	48.9%	14.4%	11.6%	20.3%	43.9%	32.5%
	Métis	47.9%	25.2%	18.8%	65.1%	14.5%	9.5%	31.1%	35.6%	30.3%
	Inuit	74.2%	28.8%	19.1%	82.1%	10.7%	9.8%	61.5%	41.0%	28.6%
	Non-Aboriginal	12.7%	13.7%	12.5%	17.4%	7.0%	7.6%	2.3%	28.5%	25.3%
British Columbia	All Aboriginal	35.1%	36.1%	29.6%	56.6%	14.2%	13.1%	20.3%	51.3%	44.5%
	Indian	19.5%	37.8%	31.9%	31.0%	14.5%	13.2%	12.1%	52.6%	45.8%
	Métis	74.1%	31.7%	24.9%	110.0%	12.7%	12.4%	42.7%	48.3%	40.9%
	Inuit	23.3%	31.7%	37.8%	-8.3%	16.7%	13.6%	41.7%	38.9%	49.0%
	Non-Aboriginal	6.8%	19.0%	17.3%	8.7%	10.2%	10.3%	2.9%	37.2%	32.4%
Yukon	All Aboriginal	24.7%	30.1%	24.6%	23.1%	22.5%	16.1%	27.3%	39.0%	34.2%
	Indian	26.5%	31.8%	25.4%	24.3%	22.5%	19.1%	28.9%	42.8%	33.2%
	Métis	33.3%	16.7%	21.4%	81.0%	14.3%	7.9%	-13.6%	18.2%	47.4%
	Inuit	57.1%	28.6%	0.0%	-16.7%	33.3%	0.0%	n/a	n/a	0.0%
	Non-Aboriginal	-5.1%	18.6%	16.2%	4.7%	14.6%	12.1%	-23.5%	26.1%	26.9%
Northwest Territories *	All Aboriginal	n/a	n/a	25.6%	n/a	n/a	21.3%	n/a	n/a	30.3%
	Indian	n/a	n/a	27.3%	n/a	n/a	24.1%	n/a	n/a	30.9%
	Métis	n/a	n/a	16.6%	n/a	n/a	12.9%	n/a	n/a	22.1%
	Inuit	n/a	n/a	26.0%	n/a	n/a	17.7%	n/a	n/a	30.9%
	Non-Aboriginal	n/a	n/a	12.0%	n/a	n/a	8.0%	n/a	n/a	17.2%
Nunavut *	All Aboriginal	n/a	n/a	44.4%	n/a	n/a	33.7%	n/a	n/a	48.1%
	Indian	n/a	n/a	26.7%	n/a	n/a	0.0%	n/a	n/a	27.3%
	Métis	n/a	n/a	37.5%	n/a	n/a	0.0%	n/a	n/a	28.6%
	Inuit	n/a	n/a	44.6%	n/a	n/a	33.7%	n/a	n/a	48.4%
	Non-Aboriginal	n/a	n/a	17.1%	n/a	n/a	10.7%	n/a	n/a	18.3%

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

* In 1999, Nunavut was established as a territory from the Northwest Territories (NWT). As a result, data are only available for Nunavut and the NWT exclusive of Nunavut beginning with 2001.

Please refer to the definitions at the end of the Highlight for a complete description of terms and concepts.

** Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Source: CMHC (census-based housing indicators and data)

**Appendix Table 5: The Adequacy and Suitability of Housing On Reserve:
Aboriginal Households - Canada, Provinces and Territories, 2001**

		Total Reserve Households	Reserve Households in Housing Below Standards and Unable to Afford Acceptable Housing			
			% Below Adequacy or Suitability Standards (alone or in combination)	% Below Adequacy Standard Only	% Below Suitability Standard Only	% Below Adequacy and Suitability
Canada	All Households	73,300	27.7%	17.4%	5.3%	5.0%
	Owner	20,800	22.4%	16.4%	2.9%	3.1%
	Renter	9,300	20.4%	11.7%	5.7%	3.1%
	Band Housing	43,100	31.9%	19.2%	6.4%	6.3%
Newfoundland and Labrador	All Households	300	9.8%	5.9%	0.0%	0.0%
	Owner	200	9.3%	7.0%	0.0%	0.0%
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Prince Edward Island	All Households	100	32.1%	25.0%	0.0%	0.0%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	100	31.8%	27.3%	9.1%	0.0%
Nova Scotia	All Households	2,300	31.7%	22.9%	4.8%	4.0%
	Owner	400	30.5%	23.2%	4.9%	2.4%
	Renter	300	36.0%	18.0%	10.0%	8.0%
	Band Housing	1,600	31.6%	23.2%	4.3%	4.0%
New Brunswick	All Households	2,200	30.8%	23.7%	3.9%	3.2%
	Owner	700	28.8%	25.3%	1.4%	1.4%
	Renter	400	32.4%	21.1%	7.0%	2.8%
	Band Housing	1,100	31.7%	23.1%	4.1%	4.5%
Quebec	All Households	8,500	12.9%	8.6%	2.7%	1.6%
	Owner	3,000	13.5%	10.4%	1.7%	1.8%
	Renter	1,500	11.3%	7.8%	2.4%	1.0%
	Band Housing	4,100	13.0%	7.8%	3.6%	1.6%
Ontario	All Households	12,700	26.1%	17.0%	5.0%	4.1%
	Owner	5,200	22.4%	16.3%	3.4%	2.7%
	Renter	1,800	19.9%	11.6%	5.5%	2.5%
	Band Housing	5,700	31.5%	19.3%	6.4%	5.9%
Manitoba	All Households	12,600	36.9%	20.6%	7.7%	8.5%
	Owned	1,300	34.3%	19.7%	5.9%	8.7%
	Rented	1,100	26.4%	12.7%	8.0%	5.2%
	Band Housing	10,300	38.3%	21.5%	8.0%	8.8%
Saskatchewan	All Households	10,100	36.4%	19.3%	8.5%	8.6%
	Owned	700	35.3%	19.5%	6.8%	9.8%
	Rented	800	23.0%	9.9%	9.9%	3.3%
	Band Housing	8,700	37.7%	20.1%	8.6%	9.0%
Alberta	All Households	9,200	30.0%	19.8%	4.6%	5.7%
	Owned	1,400	31.7%	22.2%	2.8%	6.7%
	Rented	600	21.7%	11.6%	5.4%	3.9%
	Band Housing	7,100	30.5%	20.1%	4.8%	5.6%
British Columbia	All Households	15,000	21.7%	15.7%	3.5%	2.5%
	Owned	7,800	20.5%	16.1%	2.4%	2.0%
	Rented	2,900	19.6%	11.7%	4.8%	3.1%
	Band Housing	4,300	25.4%	17.9%	4.6%	2.8%
Yukon	All Households	200	35.5%	22.6%	9.7%	6.5%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Northwest Territories	All Households	100	20.0%	20.0%	0.0%	0.0%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Nunavut	All Households	0	n/a	n/a	n/a	n/a
	Owner	0	n/a	n/a	n/a	n/a
	Renter	0	n/a	n/a	n/a	n/a
	Band Housing	0	n/a	n/a	n/a	n/a

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

** Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data)

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at <http://www.statcan.ca>, or at 1 800 263-1136.

Authors Lance Jakubec and John Engeland, with data assistance from Jeremiah Prentice, Housing Indicators and Demographics, Policy and Research Division, Canada Mortgage Housing Corporation.

For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

John Engeland, Policy and Research Division, Canada Mortgage and Housing Corporation, 700 Montreal Road, Ottawa, K1A 0P7

Previous Issues of the the 2001 Census Housing Series and their CMHC order numbers:

63285 2001 Census Housing Series: Issue 1 - Housing Affordability Improves

63306 2001 Census Housing Series: Issue 2 - The Geography of Household Growth and Core Housing Need, 1996-2001

63403 2001 Census Housing Series: Issue 3 - The Adequacy, Suitability and Affordability of Canadian Housing

63584 2001 Census Housing Series: Issue 4 - Canada's Metropolitan Areas

63580 2001 Census Housing Series: Issue 5 - Growth in Household Incomes and Shelter Costs, 1991-2001

Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

This fact sheet is one of a series intended to inform you of the nature and scope of CMHC's research.

To find more *Research Highlights* plus a wide variety of information products, visit our Web site at

www.cmhc.ca

or contact:

Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario
K1A 0P7

Phone: 1 800 668-2642

Fax: 1 800 245-9274

OUR WEB SITE ADDRESS: www.cmhc.ca

Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described are the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described.